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I had a couple 2nd eyes reviews on this one that mentioned Cauffman 5325290 which goes back to 1991. While it mentions telephone systems it also says this can be used by credit card companies. The system takes billing records into a mainframe, processes them, produces summary report tables and graphs and sends them to the customer (user) for viewing and analysis. While Cauffman puts them on a diskette and mails it to the customer, connecting up to a network to eliminate the mailing would have been obvious even before the '94 filing date.

Also, Lawlor 5220501 (1989) teaches a home banking system with the ability to view a statement of activities electronically (fig. 21B - select statement of activities).

(176) Referring now to FIG. 21B, if the user selects "statement of activities" (decision block 974), then central computer 52 begins controlling terminal 54 in the preferred embodiment to display a list of all payment transactions beginning with the oldest payment within a "30-45 day lookback" from the current date (block 976). The user may scroll through this listing by depressing the PRIOR and NEXT navigational keys 104 and 106 as previously described. Following the history of payments processed during the last month (which, incidentally are obtained from the database stored on mass storage device 84), central computer 52 accesses the output file and displays a list of the current session activities (block 978) beginning with the first payment. Such list includes the date, the payee and the amount. Finally, central computer 52 calculates a summary including the following information: the closing balance on the date of the oldest payment (central computer 52 stores the closing balance at the end every session on mass storage device 84 in the preferred embodiment), the total online banking activity, the total representing all other activity, and the current balance after all the transfers and payments requested in the current terminal session have been processed (block 980). The user may then access other activities via the main menu (blocks 982,984) or may end the current terminal session (blocks 986,988).